

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-
2(c)

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Attorneys for Secured Creditor,
Cenlar FSB as servicer for Police and Firemen's
Retirement System Board of Trustees by its
Administrative Agent New Jersey Housing and
Mortgage Finance Agency
By: Maria Cozzini, Esq.

In Re:

Christopher J. Ebert

Debtor(s)



Order Filed on December 11, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-12453-MBK
Chapter: 13
Hearing Date:
Judge: Michael B. Kaplan

Recommended Local Form ☐ Followed

Modified ☐

ORDER GRANTING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2), is hereby **ORDERED**.

DATED: December 11, 2024

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Upon the Motion of Cenlar FSB as servicer for Police and Firemen's Retirement System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage Finance Agency, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay of motion is granted and the stay is terminated to permit the movant its successors and/or assigns to institute or resume and prosecute to conclusion one or more action(s) in the court(s) of appropriate jurisdiction to foreclose mortgage(s) held by the movant upon the following:

☒ Real property more fully described as:

235 WALTER HORNER CT, OCEAN TOWNSHIP, NJ 08005

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

☐ Personal property more fully described as:

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code

It is further ORDERED that the movant shall be permitted to reasonably communicate with Debtor(s) and Debtor(s)' counsel to the extent necessary to comply with applicable non-bankruptcy law.

It is further ORDERED that the Trustee is directed to cease making any further distribution to the Creditor.

The movant shall serve this Order on the debtor, any trustee and other party who entered an appearance on the motion.

In re:
Christopher J. Ebert
Debtor

Case No. 22-12453-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 12, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:

Recip ID	Recipient Name and Address
db	+ Christopher J. Ebert, 235 Walter Horner Court, Barnegat, NJ 08005-2873

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Christopher G. Cassie	on behalf of Debtor Christopher J. Ebert ccassie@keaveneylegalgroup.com atruss@keaveneylegalgroup.com;22374@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Edward Joseph McKee	on behalf of Creditor TD Bank N.A. emckee@duanemorris.com, jalowe@duanemorris.com
Maria Cozzini	on behalf of Creditor Cenlar FSB as servicer for Police and Firemens Retirement System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage Finance Agency mcozzini@sternlav.com

District/off: 0312-3

User: admin

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Date Rcvd: Dec 12, 2024

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Warren D. Levy

on behalf of Debtor Christopher J. Ebert atruss@keaveneylegalgroup.com
r46514@notify.bestcase.com;3295273420@filings.docketbird.com;casedriverecf@casedriver.com;atruss@KeaveneyLegalGroup.
com;ccassie@KeaveneyLegalGroup.com

TOTAL: 7